

Application No. 09/188,827
Amendment dated August 18, 2003
Reply to Office Action of February 18, 2004

Page 2

Amendments to the Claims

Please cancel all previous claims presently on file and insert new claims 65 through 78.

65. (new) A transaction processing system comprising a general purpose computer including a memory, a central processing unit and an input/output device, a data repository coupled to the general purpose computer, the memory of the general purpose computer including computer executable means having an application/customer profile information input module and a recovery module, the application/customer profile information module receiving transaction information for a transaction relating to the property unit which is stored in the data repository, the transaction information including relevant information regarding the property unit which is retrieved from and written to the data repository and the property unit including one of a personal property and a real property, the computer executable means further indicating a default condition for the transaction and initiating a recovery process of the property unit through said recovery module, the recovery process involving one or more actions specific to the property unit including at least one of locating, recovering possession of, managing, appraising and selling the property unit, said process involving services to be provided by multiple service providers, said recovery module receiving reporting information regarding the recovery process from said service providers electronically over a communication network and providing automated coordination of the recovery process by coordinating communications with said multiple service providers in response to the transaction information stored in the data repository, the transaction information being automatically updated with said reporting information to indicate a current status of the transaction, the recovery module being operable to communicate via a data communication network predetermined portions of the transaction

Application No. 09/188,827
Amendment dated August 18, 2003
Reply to Office Action of February 18, 2004

Page 3

information to computer systems operated by said multiple service providers.

D1 (18) 66. (new) A transaction processing system as claimed in Claim 65 wherein the computer executable means further includes a search module which provides communication links to conduct a search of at least one database via the communication network and stores the results of the search in the data repository as part of the transaction information.

(19) 67. (new) A system as claimed in Claim 66 wherein the computer executable means further includes a registration module which communicates information regarding the transaction to a public authority.

20445 68. (new) The system of Claim 67 wherein the registration module is operable to receive public information associated by the public authority with the transaction and store said public information in the data repository as part of the transaction information, the transaction information including electronic copies of documents related to the transaction and the computer executable means further including a document module which retrieves said copies from the data repository and which generates from the data repository database driven documents relative to the transaction.

21 69. (new) The system of Claim 66 wherein the computer executable means further includes a payments module, the payments module providing at least one of payment history and invoice generation relating to the transaction..

44 70. (new) The system of Claim 67 wherein the public authority is one of the credit bureau and an official recording agent.

Application No. 09/188,827
Amendment dated August 18, 2003
Reply to Office Action of February 18, 2004

Page 4

- 45 71. (new) The system of Claim 67 wherein the registration module is operable to receive public information associated by the public authority with the transaction and stores the public information in the data repository as part of the transaction information.
- 47 72. (new) The system of Claim 65 wherein the computer executable means further includes an appraisals module for processing appraisal information relating the property unit and recording relevant appraisal information as part of the transaction information.
- 48 73. (new) The system of Claim 72 wherein the computer executable means further includes an inventory sales module for processing the sale of the property unit.
- 49 74. (new) The system of Claim 65 wherein the transaction information includes customer information about a customer associated with the transaction and the computer executable means further includes a recovery search module providing limited public access to the data repository to search and access information stored therein relating to property units or customers.
- 50 75. (new) The system of Claim 74 wherein the customer information for a particular customer includes information regarding outstanding unit and seizure notices against such customer.
- 51 76. (new) The system of Claim 65 wherein the computer executable means further includes an adjudication extract module for extracting information from the data repository relevant to a financial institution that is considering entering into a transaction.

Application No. 09/188,827
Amendment dated August 18, 2003
Reply to Office Action of February 18, 2004

Page 5

52 77. (new) The system of Claim 65 wherein the computer executable means further includes an adjudication module for receiving and assessing information relevant to a financial institution that is considering entering into a transaction.

53 78. (new) The system of Claim 65 wherein each of said service providers is assigned a predetermined database access status and the computer executable means further includes an access control module which controls access by said service provider to the data repository as a function of said access status.
